UNITED STATES PATENT AND TRADEMARK OFFICE

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| 10/697,849 | 10/30/2003 | Andrew Doddington | 148-46-30 | 9764 |

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| EXAMINER |
|---|
| OYEBISI, OJO O |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3696 | |

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

| | Application No. | Applicant(s) |
|---|---|---|
| **Office Action Summary** | 10/697,849 | DODDINGTON, ANDREW |
| | Examiner | Art Unit | |
| | OJO O. OYEBISI | 3696 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS,
WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

1)☒ Responsive to communication(s) filed on _23 January 2009_.

2a)☒ This action is **FINAL**.        2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

4)☒ Claim(s) _1,3,4,7-9,11-14,16,17 and 20-28_ is/are pending in the application.

   4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1, 3-4, 7-9, 11-14, 16-17, and 20-28_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

**Application Papers**

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

   Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a)☐ All b)☐ Some * c)☐ None of:

   1.☐ Certified copies of the priority documents have been received.

   2.☐ Certified copies of the priority documents have been received in Application No. _____.

   3.☐ Copies of the certified copies of the priority documents have been received in this National Stage
       application from the International Bureau (PCT Rule 17.2(a)).

   * See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

1)☐ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08)
   Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
   Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

## DETAILED ACTION

**In the amendment filed on 01/23/09, the following have occurred: claims 1, 3-4, 7-9, 11-14, 16-17, and 20-28 are pending. Claims I, 14, and 23 are independent and have been amended. New claims 26, 27, and 28 have been added. Applicant's amendment has necessitated the withdrawal of the REJECTION under 35 U.S.C 101.**

### *Claim Rejections - 35 USC § 103*

1.      The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

The factual inquiries set forth in *Graham* v. *John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1.      Determining the scope and contents of the prior art.
2.      Ascertaining the differences between the prior art and the claims at issue.
3.      Resolving the level of ordinary skill in the pertinent art.
4.      Considering objective evidence present in the application indicating obviousness or nonobviousness.

2.      Claims 1, 3, 4, 7-9, 11-14, and 16-25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sandhu et al (US PAT: 6347307) in view of Reed ( US Pat: 6,757,710).

**Re claim 1.** Sandhu discloses a computer-implemented method for modeling a financial product, comprising the steps of: displaying on a first visual display a palette of objects

for constructing a financial product (see fig.17 element 1250, see fig.18 element 1350, see col.48 lines 50-67); displaying on the first visual display at least one window for graphically representing the financial product in the form of a tree that includes a hierarchy of entities (i.e., typically financial objects will be stored on the user's internal system as Java objects, which are in the form of object graphs. Such object graphs consist of inter-linked nodes representing the elements and the attributes of the financial object, see col.48 lines 56-62, see fig.3-6, also see col.49 lines 20-60); and selecting objects from the palette to construct the financial product (i.e., In some embodiments of this invention, XML object mappings 1410 may be customized by the user, in order to correspond to the form and structure of the user's proprietary financial objects, see col.48 lines 65-66, also see col.49 lines 23-60), wherein at least one of the objects is a factory entity , wherein the factory entity is capable of generating a plurality of objects (see col.49 lines 26-33). Sandhu does not explicitly disclose wherein selecting the objects from the palette includes dragging the objects from the palette to the window. However, Reed discloses selecting the objects from the palette includes dragging the objects from the palette to the window (i.e.,The resulting icon 1542 would then be ready for use.  The user could then add other communications object system users to this discussion, such as Mary 5146 and Trent 5147, by dragging their icons from the user palette 5131 and dropping them on top of the discussion group icon 5126, see col.143 lines 50-56). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Sandhu and Reed to allow a pointing device to be used to select one or more screen objects for action by a program command

**Re claim 3.** Sandhu further discloses the method wherein the tree structure corresponds to an XML document (i.e., FinXML trade element structure, see fig,3, also see fig.7 elements 1100, 1110, 1120, also see col.37 lines 40-60).

**Re claim 4.** Sandhu further discloses the method, wherein an XML schema defines a valid structure for the XML document (i.e., FinXML events element structure, see fig.6)

**Re claim 7.** Sandhu further discloses the method, further including displaying the attributes of an entity (see col.48 lines 57-60, also see col.49 lines 20-33).

**Re claim 8.** Sandhu further discloses the method, wherein displaying the attributes of an entity includes displaying an attribute name and corresponding attribute values (see col.49 lines 20-33).

**Re claim 9.** Sandhu further discloses the method, further including editing an entity using a data entry form (see col.48 lines 50-67)

**Re claim 11.** Sandhu further discloses the method, further including providing a Watcher entity (see col.48 lines 57-60, also see col.49 lines 20-33).

**Re claim 12.** Sandhu further discloses the method, wherein the Watcher entity is a Logging Watcher entity (see col.48 lines 57-60, also see col.49 lines 20-33).

**Re claim 13.** Sandhu further discloses the method of claim 11, wherein the Watcher entity is an Action Watcher entity (see col.48 lines 57-60, also see col.49 lines 20-33).

**Re claim 14.** Sandhu further discloses a computer system for modeling a financial product, comprising: a display device for displaying a palette of objects for constructing a financial product (see fig.17 element 1250, see fig.18 element 1350, see col.48 lines 50-67) and a window for graphically representing the financial model in the form of a

tree that includes a hierarchy of entities (i.e., typically financial objects will be stored on

the user's internal system as Java objects, which are in the form of object graphs. Such

object graphs consist of inter-linked nodes representing the elements and the attributes

of the financial object (see col.48 lines 56-62); an input device for selecting objects from

the palette; and a processor configured to construct the financial model using the

selected objects (i.e., In some embodiments of this invention, XML object mappings

1410 may be customized by the user, in order to correspond to the form and structure of

the user's proprietary financial objects, see col.48 lines 65-66, also see col.49 lines 23-

60), wherein at least one of the objects is a factory entity, wherein the factory entity is

capable of generating a plurality of objects (see col.49 lines 26-33). Sandhu does not

explicitly disclose wherein selecting the objects from the palette includes dragging the

objects from the palette to the window. However, Reed discloses selecting the objects

from the palette includes dragging the objects from the palette to the window (i.e.,The

resulting icon 1542 would then be ready for use.  The user could then add other

communications object system users to this discussion, such as Mary 5146 and Trent

5147, by dragging their icons from the user palette 5131 and dropping them on top of

the discussion group icon 5126, see col.143 lines 50-56). Thus it would have been

obvious to one of ordinary skill in the art to combine the teachings of Sandhu and Reed

to allow a pointing device to be used to select one or more screen objects for action by

a program command.

**Re claim 16.** Sandhu further discloses the system wherein the tree structure corresponds to an XML document (i.e., FinXML trade element structure, see fig.3, also see fig.7 elements 1100, 1110, 1120, also see col.37 lines 40-60).

**Re claim 17.** Sandhu further discloses the system, wherein an XML schema defines a valid structure for the XML document (i.e., FinXML events element structure, see fig.6)

**Re claim 19.** Sandhu further discloses the system, wherein the tree structure includes a hierarchy of entities, each of the entities having at least one attribute name and a corresponding attribute value(see col.48 lines 57-60, also see col.49 lines 20-33).

**Re claim 20.** Sandhu further discloses a program storage device readable by a machine, tangibly embodying a program of instructions executable on the machine to perform method steps for modeling a financial product, the method steps comprising: displaying a palette of objects for constructing a financial product product (see fig.17 element 1250, see fig.18 element 1350, see col.48 lines 50-67); displaying at least one window for graphically representing the financial product in the form of a tree that includes a hierarchy of entities (i.e., typically financial objects will be stored on the user's internal system as Java objects, which are in the form of object graphs. Such object graphs consist of inter-linked nodes representing the elements and the attributes of the financial object, see col.48 lines 56-62); and selecting objects from the palette to construct the financial product (i.e., In some embodiments of this invention, XML object mappings 1410 may be customized by the user, in order to correspond to the form and structure of the user's proprietary financial objects, see col.48 lines 65-66, also see col.49 lines 23-60); wherein at least one of the objects is a factory entity, wherein the

factory entity is capable of generating a plurality of objects (see col.49 lines 26-33).

Sandhu does not explicitly disclose wherein selecting the objects from the palette

includes dragging the objects from the palette to the window. However, Reed discloses

selecting the objects from the palette includes dragging the objects from the palette to

the window (i.e.,The resulting icon 1542 would then be ready for use.  The user could

then add other communications object system users to this discussion, such as Mary

5146 and Trent 5147, by dragging their icons from the user palette 5131 and dropping

them on top of the discussion group icon 5126, see col.143 lines 50-56). Thus it would

have been obvious to one of ordinary skill in the art to combine the teachings of Sandhu

and Reed to allow a pointing device to be used to select one or more screen objects for

action by a program command.

**Re claim 21.** Sandhu further discloses the method, wherein the Factory entity is an

iterator Factory that includes an exempler and one or more value streams (see col.50

lines 26-55).

**Re claim 22.** Sandhu further discloses the method, wherein the value streams include

one or more of an integer stream, a date stream and an accrual stream (see col.50 lines

26-55).

**Re claim 23.** Sandhu further discloses a method for modeling a financial product,

comprising the steps of: displaying a palette of objects for constructing a financial

product (see fig.17 element 1250, see fig.18 element 1350, see col.48 lines 50-67);

displaying at least one window for graphically representing the financial product in the

form of a tree that includes a hierarchy of entities and in the form of a tree that includes

a hierarchy of entities (i.e., typically financial objects will be stored on the user's internal

system as Java objects, which are in the form of object graphs. Such object graphs

consist of inter-linked nodes representing the elements and the attributes of the financial

object, see col.48 lines 56-62); and selecting objects from the palette to construct the

financial product (i.e., In some embodiments of this invention, XML object mappings

1410 may be customized by the user, in order to correspond to the form and structure of

the user's proprietary financial objects, see col.48 lines 65-66, also see col.49 lines 23-

60) , wherein at least one of the objects is a watcher entity, wherein the watcher entity

comprises a set of expression that refer to the financial product (see col.49 lines 26-33).

Sandhu does not explicitly disclose wherein selecting the objects from the palette

includes dragging the objects from the palette to the window. However, Reed discloses

selecting the objects from the palette includes dragging the objects from the palette to

the window (i.e.,The resulting icon 1542 would then be ready for use.  The user could

then add other communications object system users to this discussion, such as Mary

5146 and Trent 5147, by dragging their icons from the user palette 5131 and dropping

them on top of the discussion group icon 5126, see col.143 lines 50-56). Thus it would

have been obvious to one of ordinary skill in the art to combine the teachings of Sandhu

and Reed to allow a pointing device to be used to select one or more screen objects for

action by a program command.

**Re claim 24.** Sandhu further discloses the method, wherein the Watcher entity is a

Logging Watcher entity (see col.48 lines 57-60, also see col.49 lines 20-33).

**Re claim 25.** Sandhu further discloses the method, wherein the Watcher entity is an

Action Watcher entity (see col.48 lines 57-60, also see col.49 lines 20-33).

**Re claim 26.** Sandhu discloses wherein the plurality of objects each have a common

attribute (see col.48 lines 57-60, also see col.49 lines 20-33).

**Re claim 27.** Claim 27 recites similar limitations to claim 26 and thus rejected using the

same art and rationale as in claim 26.

**Re claim 28.** Claim 28 recites similar limitations to claim 26 and thus rejected using the

same art and rationale as in claim 26.


### *Response to Arguments*

Applicant's arguments filed 01/23/09 have been fully considered but they are not

persuasive. The applicant argues in substance that neither Sandhu nor Reed discloses

wherein the "Watcher entity comprises; a set of expressions that refer to the financial

product," and wherein at least one of the objects is a factory entity , wherein the factory

entity is capable of generating a plurality of objects. Contrary to the applicant's

assertion, Sandhu explicitly discloses that user may customize XML object mappings in

order to correspond to the form and structure of the user's proprietary financial objects

(i.e., typically, financial objects will be stored on the user's internal system as Java

objects, which are in the form of "object graphs." Such object graphs consist of inter-

linked nodes representing the elements and attributes of the financial object. Upon

receiving financial objects, the Connect Processor will identify the applicable XML object

mapping 1410 to apply to financial objects 1400. In some embodiments of this invention, XML object mappings 1410 may be customized by the user, in order to correspond to the form and structure of the user's proprietary financial objects, see col.48 lines 51-67). Thus, the customization of the XML object mapping in order to correspond to the form and structure of the user's proprietary financial objects, as taught by Sandhu, is tantamount to "selecting objects from the palette to construct the financial product, wherein at least one of the objects is a factory entity, a watcher entity" as disclosed by the applicant.

### Conclusion

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571)272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571)272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/OJO O OYEBISI/
Primary Examiner, Art Unit 3696